

From: Nadine Cherisol

Subject: Study on Credit Bureaus Handling of Disputes

Date: Sep 13, 2004

Proposal: Notice of Study and Request for
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)

Document ID: OP-1209

Press Release Date: 08/05/2004

Name: Nadine Cherisol

Affiliation:

Category of

Affiliation:

Address1:

Address2:

City:

State:

Country:

Country Code:

Zip:

PostalCode:

Comments:

@@@Ladies and Gentlement, it has been a virtual nightmare trying to dispute inaccurate information on my credit report. All three CRAs are using unfair practices to verify information. Experian, especially, refuses to re-investigage. How can they claim to verify information when it's coming back incorrect over and over again. After submitting proof that you have not obtain any kind of validation from a CA, they still refuse to delete. People, like myself, who are battling with the CRAs are faced with denial of loans for a mortgage, car, jobs, etc. Consumers have the right to a fair and accurate credit report. Consumers have the right to dispute and not have their dispute deemed frivolous. I propose that all CRAs should abide to the FCRA or face severe consequences.

IP:

User Agent:

Windows NT 5.0)